

Att~~y~~^y Docket No. CSHE.P001

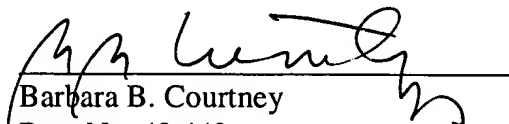
IN THE UNITED STATES PATENT OFFICE

1

Pursuant to 37 C.F.R. § 1.97(h), the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Respectfully submitted,
Courtney Staniford & Gregory LLP

Dated: 11-28-06


Barbara B. Courtney
Reg. No. 42,442

Courtney Staniford & Gregory LLP
P.O. Box 9686
Telephone No.: (408) 342-1902
Facsimile No.: (408) 342-1909

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P001	Application Number: 09/621,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Filing Date: July 24, 2000	Art Unit: 3624
	First Named Inventor: Venkatachari Dilip	Examiner Name: Subramanian Narayanaswamy

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
		6,598,028		Sullivan, et al.	07-2003	
		5,644,727		Atkins	07-1997	
		6,058,378		Clark, et al.	05-2000	
		6,226,623		Schein, et al.	05-2001	
		5,940,809		Musmanno, e tal.	08-1999	
		5,481,720		Loucks, et al.	01-02-1996	
		6,721,716		Gross	04-2004	
		5,805,719		Pare, Jr, et al.	09-1998	
		6,609,128		Underwood	08-2003	
		6,697,860		Kung	02-2004	
		6,792,082		Levine	09-2004	
		6,606,606		Starr	08-2003	
		6,473,800		Jerger, et al.	10-2002	
		2002-0010768		Marks, et al.	01-24-2002	
		6,321,334		Jerger, et al.	11-20-2001	
		6,108,788		Moses, et al.	08-22-2001	
		5,787,427		Benantar, et al.	07-28-1998	
		6,199,077		Inala, et al.	03-06-2001	
		7,013,310		Messing, et al.	03-14-2006	
		6,317,783		Freishtat, et al.	11-13-2001	
		6,405,245		Burson, et al.	06-11-2002	
		6,412,073		Rangan	06-25-2002	
		6,510,451		Wu, et al.	01-21-2003	
		6,567,850		Freishtat, et al.	05-20-2003	
		6,594,766		Rangan, et al.	07-15-2003	
		6,633,910		Rajan	10-14-2003	
		6,802,042		Rangan, et al.	10-05-2004	
		2006-0015450		Guck, et al.	01-19-2006	
		7,031,939		Gallagher	04-18-2006	

Examiner Signature		Date Considered	
-----------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P001	Application Number: 09/621,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Filing Date: July 24, 2000	Art Unit: 3624
	First Named Inventor: Venkatachari Dilip	Examiner Name: Subramanian, Narayanswamy

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P001	Application Number: 09/621,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Filing Date: July 24,2000	Art Unit: 3624
	First Named Inventor: Venkatachari Dilip	Examiner Name: Subramanian, Narayanswamy

NON PATENT LITERATURE DOCUMENTS

Exam. Initial*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Bruce Schneier, APPLIED CRYPTOGRAPHY, Second Edition, Protocols, Algorithms, and Source Code in C, Pgs 30-32	

Examiner Signature		Date Considered	
-----------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.** If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



EXPRESS MAIL CERTIFICATE OF MAILING

Express Mail" mailing label number: EV 707 177 837 US

Date of Deposit: 11/29/06

I hereby certify that I am causing the paper(s) and/or fee(s) indicated below to be deposited with the United States Postal Service "Express Mail Post Office to Addressee" service on the date indicated above and that the paper(s) and/or fee(s) have been addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dawn Rose

(Typed or printed name of person mailing paper(s) or fee(s))

Dawn Rose

(Signature of person mailing paper or fee)

11/29/06

(Date signed)

Serial/Patent No.: 09/621,946 Filing/Issue Date: 7/24/2000 Client: Cashedge, Inc.
Title: METHOD AND APPARATUS FOR ANALYZING FINANCIAL DATA

Atty. Docket No.: CSHE.P001

Date Mailed 11/29/06

The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:

- | | |
|--|---|
| <input type="checkbox"/> Amendment/Response (pgs.) | <input type="checkbox"/> Petition for Extension of Time (month(s)) |
| <input type="checkbox"/> Preliminary Amendment (pgs.) | <input checked="" type="checkbox"/> Information Disclosure Statement & 1449/PTO |
| <input type="checkbox"/> Application - Utility (pgs.) | <input type="checkbox"/> Issue Fee Transmittal |
| <input type="checkbox"/> Application - Rule 1.53(b) Contin. (pgs.) | <input type="checkbox"/> Submission of Formal Drawings |
| <input type="checkbox"/> Application - Rule 1.53(b) Divis. (pgs.) | <input type="checkbox"/> Notice of Appeal |
| <input type="checkbox"/> Application - Rule 1.53(b) CIP (pgs.) | <input type="checkbox"/> Appeal Brief (pgs. in triplicate) |
| <input type="checkbox"/> Application - Rule 1.53(d) CPA (pgs.) | <input type="checkbox"/> Reply Brief |
| <input type="checkbox"/> Application - PCT (pgs.) | <input type="checkbox"/> Response to Notice of Missing Parts |
| <input type="checkbox"/> Application - Provisional (pgs.) | <input type="checkbox"/> Utility Patent Application Transmittal |
| <input type="checkbox"/> Drawings (sheets) | <input type="checkbox"/> Fee Transmittal (in duplicate) |
| <input type="checkbox"/> Declaration (pgs.) | <input checked="" type="checkbox"/> Itemized Postcard |
| <input type="checkbox"/> Assignment & Cover Sheet (pgs.) | <input checked="" type="checkbox"/> Certificate of Mailing under 37 CFR 1.8(a) |
| <input type="checkbox"/> Power of Attorney (PTO/SB/80) | <input checked="" type="checkbox"/> Express Mail No. <u>EV708400935US</u> |
| <input type="checkbox"/> Nonpublication Request (35 USC 122(b)) | <input checked="" type="checkbox"/> Credit Card Authorization Form |
| <input checked="" type="checkbox"/> Other <u>Copy of two (2) cited non patent references</u> | |